

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
LaMonica Monique Cole  
Debtor

Case No. 25-00838-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jul 15, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:**

Recip ID	Recipient Name and Address
db	+ LaMonica Monique Cole, 1111 Warren Town Rd, De Kalb, MS 39328-6270
5492172	+ King Loan, 2400 N Hill St, Ste C, Meridian, MS 39305-2661
5492175	+ Premium Resolution, 561 Main St, Tonawanda, NY 14150-3852
5492179	+ Town Finance, 107 22nd Ave S, Meridian, MS 39301-5944

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jul 15 2025 23:27:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
5492163	+ Email/Text: bankruptcy@lffc.com	Jul 15 2025 19:26:00	1st Franklin, Attn: Bankruptcy, 35 E. Tugalo St, PO BOx 880, Toccoa, GA 30577-0880
5492164	Email/Text: accountresolution@ascendloans.com	Jul 15 2025 19:26:00	Ascend Loans, 635 Easy Hwy 20, Upper Lake, CA 95485
5492165	Email/Text: bankruptcy@bigpictureloans.com	Jul 15 2025 19:26:00	Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969
5492166	+ Email/Text: accountresolution@can-lending.com	Jul 15 2025 19:26:00	Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
5492167	+ EDI: PHINGENESIS	Jul 15 2025 23:27:00	Concora Credit, P.O. Box 4477, Beaverton, OR 97076-4401
5492169	+ Email/Text: bankruptcy@curo.com	Jul 15 2025 19:27:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5492170	+ EDI: AMINFOFP.COM	Jul 15 2025 23:27:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5492171	Email/Text: reports@halstedfinancial.com	Jul 15 2025 19:26:00	Halstead Financial, P.O. Box 828, Skokie, IL 60076
5492173	EDI: MSDOR	Jul 15 2025 23:27:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5492174	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 15 2025 19:26:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5492177	+ Email/Text: newbk@Regions.com	Jul 15 2025 19:26:00	Regions, 1900 Fifth Ave, Birmingham, AL 35203-2670
5492176	+ Email/Text: newbk@Regions.com	Jul 15 2025 19:26:00	Regions, PO Box 1984, Birmingham, AL 35201-1984
5492178	+ Email/Text: bkinfo@ccfi.com	Jul 15 2025 19:26:00	Speedy Cash, 5165 Emerald Pkwy, Ste 100, Dublin, OH 43017-1095

District/off: 0538-3  
Date Rcvd: Jul 15, 2025

User: mssbad  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

5492180 + Email/Text: bk@worldacceptance.com

Jul 15 2025 19:26:01

World Finance, 290 Canal Pl, Philadelphia, MS  
39350-8927

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5492168	##+	Crane Finance, 2108 Grande Ave, Wausau, WI 54403-6912

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor LaMonica Monique Cole trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **LaMonica Monique Cole**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1232**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-00838-JAW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**LaMonica Monique Cole**Dated: 7/15/25**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**